
State:	Arkansas	Filing Company:	Pacific Life Insurance Company
TOI/Sub-TOI:	A02I Individual Annuities- Deferred Non-Variable/A02I.003 Single Premium		
Product Name:	Advertising Material used with Annuity Product		
Project Name/Number:	Advertising Material used with Annuity Product/90051-12A		

Filing at a Glance

Company:	Pacific Life Insurance Company
Product Name:	Advertising Material used with Annuity Product
State:	Arkansas
TOI:	A02I Individual Annuities- Deferred Non-Variable
Sub-TOI:	A02I.003 Single Premium
Filing Type:	Form
Date Submitted:	09/21/2012
SERFF Tr Num:	PACL-128697153
SERFF Status:	Closed-Filed-Closed
State Tr Num:	
State Status:	Filed-Closed
Co Tr Num:	90051-12A
Implementation	On Approval
Date Requested:	
Author(s):	Maysy Novak, Brian Deleget, Craig Hopkins
Reviewer(s):	Linda Bird (primary)
Disposition Date:	09/27/2012
Disposition Status:	Filed-Closed
Implementation Date:	

State Filing Description:

State: Arkansas
TOI/Sub-TOI: A021 Individual Annuities- Deferred Non-Variable/A021.003 Single Premium
Product Name: Advertising Material used with Annuity Product
Project Name/Number: Advertising Material used with Annuity Product/90051-12A

Filing Company: Pacific Life Insurance Company

General Information

Project Name: Advertising Material used with Annuity Product Status of Filing in Domicile: Not Filed
Project Number: 90051-12A Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments: Nebraska, Pacific Life's state of domicile, does not require filing of advertising material for annuity.

Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 09/27/2012
State Status Changed: 09/27/2012

Deemer Date: Created By: Maysy Novak
Submitted By: Maysy Novak Corresponding Filing Tracking Number:

Filing Description:

To the Individual Life Insurance Department of Arkansas:

RE: Client Advertising Material used with Annuity Products.

Form Number(s) Description

90051-12A Informed Investor - Plan for the Future with Confidence
W90065-12A Client Rates Flyer – 6-Year Guaranteed Period
W90076-12A Client Rates Flyer – 8-Year Guaranteed Period

These forms are client pieces to be used with Pacific Life's approved Annuity Products.

Form No. - Date Approved - State Tracking No. - SERFF Tracking No.
30-1209 - 08/26/2011 - 49504 - PACL-127281381

These forms are available either in printed format or electronically on the Pacific Life website. The information contained in the website is subject to change. Examples of content changes include the addition of new products, new advertising materials, a change in daily unit values, or a change in daily performance figures. Additionally, the advertising materials listed above may be added to the website. As such, Pacific Life does not intend to file the web page with the Department each time approved advertising materials are added or deleted from the website.

Nebraska, Pacific Life's state of domicile, does not require filing of advertising material for annuity.

These forms are submitted in final print and are subject to only minor modification in paper size, stock, ink, border, Company logo, and adaptation to electronic media or computer printing.

Should you have any questions or require additional information, please call toll-free 1-800-722-2333 Ext. 6907.

Sincerely,

Maysy Novak
Compliance Analyst

State: Arkansas
TOI/Sub-TOI: A021 Individual Annuities- Deferred Non-Variable/A021.003 Single Premium
Product Name: Advertising Material used with Annuity Product
Project Name/Number: Advertising Material used with Annuity Product/90051-12A

Filing Company: Pacific Life Insurance Company

Product Compliance - RSD

Company and Contact

Filing Contact Information

Maysy Novak, Compliance Analyst
700 Newport Center Drive
Newport Beach, CA 92660

Maysy.Novak@PacificLife.com
949-219-6907 [Phone]
949-219-0579 [FAX]

Filing Company Information

Pacific Life Insurance Company
700 Newport Center Drive
Newport Beach, CA 92660-6397
(800) 722-2333 ext. [Phone]

CoCode: 67466
Group Code: 709
Group Name:
FEIN Number: 95-1079000

State of Domicile: Nebraska
Company Type: Annuities
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$150.00
Retaliatory? No
Fee Explanation: 3 X 50 = 150
Per Company: No

Company	Amount	Date Processed	Transaction #
Pacific Life Insurance Company	\$150.00	09/21/2012	62946047

SERFF Tracking #:	PACL-128697153	State Tracking #:		Company Tracking #:	90051-12A
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State:	Arkansas	Filing Company:	Pacific Life Insurance Company
TOI/Sub-TOI:	A021 Individual Annuities- Deferred Non-Variable/A021.003 Single Premium		
Product Name:	Advertising Material used with Annuity Product		
Project Name/Number:	Advertising Material used with Annuity Product/90051-12A		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	09/27/2012	09/27/2012

State:	Arkansas	Filing Company:	Pacific Life Insurance Company
TOI/Sub-TOI:	A021 Individual Annuities- Deferred Non-Variable/A021.003 Single Premium		
Product Name:	Advertising Material used with Annuity Product		
Project Name/Number:	Advertising Material used with Annuity Product/90051-12A		

Disposition

Disposition Date: 09/27/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Informed Investor - Plan for the Future with Confidence		Yes
Form	Client Rates Flyer – 6-Year Guaranteed Period		Yes
Form	Client Rates Flyer – 8-Year Guaranteed Period		Yes

State:	Arkansas	Filing Company:	Pacific Life Insurance Company
TOI/Sub-TOI:	A021 Individual Annuities- Deferred Non-Variable/A021.003 Single Premium		
Product Name:	Advertising Material used with Annuity Product		
Project Name/Number:	Advertising Material used with Annuity Product/90051-12A		

Form Schedule

Lead Form Number: 90051-12A							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		90051-12A	ADV	Informed Investor - Plan for the Future with Confidence	Initial:	0.000	90051-12A_StateFiling.pdf
2		W90065-12A	ADV	Client Rates Flyer – 6-Year Guaranteed Period	Initial:	0.000	W90065-12A_StateFiling.pdf
3		W90076-12A	ADV	Client Rates Flyer – 8-Year Guaranteed Period	Initial:	0.000	W90076-12A_StateFiling.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages



PACIFIC LIFE

*Pacific Index Choice*SM

A Deferred, Fixed Indexed Annuity

**Plan for the Future
with Confidence**

Protection—Because the Future Is Unpredictable

Let's look at two hypothetical scenarios to see how Enhanced Lifetime Income Benefit and the Guaranteed Minimum Surrender Value offered with Pacific Index Choice can provide you with predictable best- and worst-case scenarios, whether you need income or cash.

For both scenarios, let's assume that you:

- Make an initial purchase payment in Pacific Index Choice of \$100,000 and elect Enhanced Lifetime Benefit Option at issue.
- Select the 6-year initial guaranteed period and receive a 1.5% immediate credit enhancement. This results in an initial account value of \$101,500.
- Take no withdrawals in the first six years.
- Choose the 1-Year Point-to-Point Option as the Interest-Crediting Method, assuming a 3.5% hypothetical cap. The interest for this method is credited annually when the index return is positive.

Indexes	Index-Linked Option	Hypothetical Cap*
S&P 500® index and MSCI All Country World Index (ACWI®)	1-Year Point-to-Point Option	3.50%

**Caps are subject to change; please call Pacific Life to confirm the current caps and rates.*

A 6-year initial guaranteed period is used in this example to help demonstrate how the 1-Year Point-to-Point Option works in both up and down markets. Pacific Index Choice offers longer initial guaranteed periods and corresponding withdrawal charge periods, and these may vary by the firms through which the product is offered.

The Product and its MSCI ACWI® Index-Linked Options referred to herein are not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such Products or any index on which such Products are based. The Policy Contract contains a more detailed description of the limited relationship MSCI has with Pacific Life Insurance Company and any related products.

Standard & Poor's, S&P and S&P 500 are registered trademarks of Standard & Poor's Financial Services LLC ("S&P") have been licensed for use by Pacific Life Insurance Company. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's Financial Services LLC, S&P Dow Jones Indices LLC, or their respective affiliates, and neither Standard & Poor's Financial Services LLC, S&P Dow Jones Indices LLC, or their respective affiliates make any representation regarding the advisability of purchasing such Product.

The indexes are not available for direct investment, and index performance does not include the reinvestment of dividends.

**No bank guarantee • Not a deposit • May lose value
Not FDIC/NCUA insured • Not insured by any federal government agency**

Envision Your Retirement with Confidence

Stand in the present and try looking down the road to your retirement years.

Are you confident about your future? How will tomorrow's markets and interest rates affect your investments and retirement savings? Will life throw you an unexpected financial curve?

Pacific Index Choice Fixed Indexed Annuity

As you develop your retirement strategy, it's important to determine how you will protect and grow your assets. Pacific Index Choice may be right for you if you are looking for:

- Tax deferral
- Safety of principal
- Growth potential without being invested in the market
- Access to your money
- Lifetime income
- Beneficiary protection

Pacific Index Choice is a deferred, fixed indexed annuity. It provides safety of principal and has the potential to earn interest based on the positive movement of two offered indexes and a fixed account that provides a guaranteed interest rate.¹

With Pacific Index Choice, the Choice Is All About You

The optional features in Pacific Index Choice offer different ways to address your own financial goals, needs, preferences, and concerns.

Pacific Index Choice offers two features that help you prepare for the unpredictable:

- **Enhanced Lifetime Income Benefit**—An optional guaranteed minimum withdrawal benefit available for an additional cost that can provide:
 - Opportunities to increase your retirement income.
 - Guaranteed lifetime withdrawals beginning at age 59½.
 - Guaranteed lifetime income for both you and your spouse.
- **Guaranteed Minimum Surrender Value**—Your purchase payments (excluding any credit enhancement) accumulated at a fixed interest rate, adjusted for withdrawals and any withdrawal charges.

Let's take a look at how these features might work for you.

¹Pacific Index Choice is not a security and does not participate directly in the stock market or any index, so it is not an investment. It is an insurance product designed to help you prepare for your future. Guarantees, including interest rates and income payments, are backed by the claims-paying ability of Pacific Life.

Insurance products are issued by Pacific Life Insurance Company in all states except New York and in New York by Pacific Life & Annuity Company. Product availability and features may vary by state.



Scenario One: “I Need Income”

The Advantage of Enhanced Lifetime Income Benefit

After your Pacific Index Choice 6-year initial guaranteed period ends, you choose to use your annuity for retirement income.

Below is how much you could withdraw each year—*guaranteed for life*.

Worst-Case Scenario—Index Remains Flat or Negative

What if the selected index remains flat or has negative returns, and your contract value earns no interest? Because of the 8% Annual Credit available with Enhanced Lifetime Income Benefit, the worst-case scenario is that your Protected Payment Base (initially \$100,000) has been credited 8% each contract anniversary, resulting in \$148,000 after six years. You can then take lifetime withdrawals from this amount based on your age at the first withdrawal. See the table below.

Age at First Withdrawal (On or After Age 59½)		Lifetime Annual Withdrawal Percentage (% of \$148,000 Protected Payment Base)			
		Single Life		Joint Life	
Age Band 1	59½–69	5.0%	\$7,400	4.5%	\$6,660
Age Band 2	70–79	6.0%	\$8,830	5.5%	\$8,140
Age Band 3	80 and older	7.0%	\$10,360	6.5%	\$9,620

If you withdraw more than the allowable amount annually, both your future Enhanced Lifetime Income Benefit withdrawals and the guarantee may be reduced or terminated. See both the Contract Summary and the Rider for more information.

Any withdrawal amount prior to age 59½ will reduce your Protected Payment Base by either the amount of the withdrawal or on a pro rata basis, whichever results in the lower Protected Payment Base. Any credit enhancement offered by the fixed indexed annuity will not apply to the optional benefit unless a reset occurs.

If you are single, you will receive payments for life. Look at the Single Life column. If you are married and want to receive payments for as long as you or your spouse lives, refer to the Joint Life column. You may take required minimum distribution (RMD) withdrawals (calculated by Pacific Life) without a charge. If you take a withdrawal, including an RMD, the Protected Payment Base will no longer receive the 8% credit.



Scenario Two: “I Need Cash”

The Advantage of the Guaranteed Minimum Surrender Value

The Guaranteed Minimum Surrender Value is the minimum value you will receive upon surrender of your Pacific Index Choice contract.

After your Pacific Index Choice 6-year initial guaranteed period ends, you choose to retire, but because of unexpected events, you need to surrender your contract.

Best-Case Scenario—Index Increases

The benefit of a fixed indexed annuity is that you lock in gains when the index goes up and do not lose any of your contract value if the market goes down. Assuming that during your 6-year initial guaranteed period, the index that you chose had a positive return that was more than the cap, here is your best-case scenario:

Indexes	Index-Linked Option	Hypothetical Cap	Maximum Contract Value after Six Years
S&P 500® and MSCI ACWI®	1-Year Point-to-Point Option	3.50%	\$124,769

Worst-Case Scenario—Index Remains Flat or Negative

If the selected index remains flat or has negative returns and your contract value earns no interest, your worst-case scenario is that you would receive the **Guaranteed Minimum Surrender Value**, which is your initial purchase payment (excluding any credit enhancements) credited at 1% per year as follows:

Initial Premium	Fixed Interest Rate	Guaranteed Minimum Surrender Value after Six Years
\$100,000	1.0%	\$106,152

While your withdrawal will be subject to ordinary income tax, there is no withdrawal charge because the initial guaranteed period is completed and no additional 10% federal tax as long as you are at least age 59½.

Talk to your financial professional today about the best way to customize *Pacific* *Index Choice*SM for your life.

Please refer to the *Pacific Index Choice Client Guide*, the *Enhanced Lifetime Income Benefit Client Guide*, and the Contract Summary for more information.

This material is not intended to be used, nor can it be used by any taxpayer, for the purpose of avoiding U.S. federal, state, or local tax penalties. This material is written to support the promotion or marketing of the transaction(s) or matter(s) addressed by this material. Pacific Life, its distributors, and respective representatives do not provide tax, accounting, or legal advice. Any taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.

No guaranteed rate will be less than the minimum guaranteed rate stated in the contract. Pacific Life determines, at its discretion, annual interest rates in excess of the stated minimum guarantee in the contract. Pacific Index Choice is named "Individual Limited Premium Deferred Fixed Annuity Contract" in the contract. Enhanced Lifetime Income Benefit Single Life is named "Guaranteed Withdrawal Benefit VIII Rider—Single Life" in the contract rider. Enhanced Lifetime Income Benefit Joint Life is named "Guaranteed Withdrawal Benefit VIII Rider—Joint Life" in the contract rider.

Credit enhancements are not counted as purchase payments and are treated as additional earnings for tax purposes when distributed. Required minimum distributions (RMDs) from IRAs and qualified plans are withdrawals for purposes of optional withdrawal benefits. RMDs taken under Pacific Life's automated RMD program are considered compliant withdrawals if they are the only withdrawals in that contract year and are in compliance with the rider guidelines. If RMD amounts are not calculated and withdrawn under this program and the withdrawal amounts are greater than the rider percentage limits, future income benefits and the guaranteed protected amount may be reduced.

For the Enhanced Lifetime Income Benefit rider, at the maximum annuity date, upon choosing a Life Only fixed annuity option, a client will receive the greater of a payment based on the contract value or the guaranteed withdrawal amount as an annuity payout.

Changes in marital status or the beneficiary may adversely affect the benefits under the Joint Life option, so it's best to consult your financial professional before making any changes to beneficiary provisions. A change in ownership may terminate the rider.

If you withdraw more than the allowable income amount annually, both your future Enhanced Lifetime Income Benefit withdrawals and the guarantee may be reduced or terminated. See both the Contract Summary and the Rider for more information.

IRAs and qualified plans—such as 401(k)s and 403(b)s—are already tax-deferred. Therefore, a deferred annuity should be used only to fund an IRA or qualified plan to benefit from the annuity's features other than tax deferral. These include lifetime income and death benefit options.

Annuity withdrawals and other distributions of taxable amounts, including death benefit payouts, will be subject to ordinary income tax. For nonqualified contracts, an additional 3.8% tax may apply on net investment income beginning in 2013. If withdrawals and other distributions are taken prior to age 59½, an additional 10% federal tax may apply. A withdrawal charge and a market value adjustment (MVA) also may apply. Withdrawals may reduce the value of the death benefit and any optional benefits.

Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company. Insurance products are issued by Pacific Life Insurance Company in all states except New York and in New York by Pacific Life & Annuity Company. Product availability and features may vary by state. Each company is solely responsible for the financial obligations accruing under the products it issues. Insurance product and rider guarantees are backed by the financial strength and claims-paying ability of the issuing company. Pacific Index Choice is not available in New York. Fixed annuities issued by Pacific Life are available through licensed, independent third parties.

Producer's name & firm:

State insurance license number:

Contract Form Series: 30-1209
Rider Series: 20-1210-2, 20-1211-2
90051-12A
Exp. 7/14

Mailing addresses:

Pacific Life Insurance Company
P.O. Box 2378
Omaha, NE 68103-2378
(800) 722-4448
www.PacificLife.com



A Deferred,
Fixed Indexed
Annuity

Pacific Index ChoiceSM

Safety of Principal with Growth Potential

Pacific Index Choice—a deferred, fixed indexed annuity—offers you safety of principal and several ways to grow your contract value. Let's take a look at two examples of how Pacific Index Choice can work for you with the **6-Year Initial Guaranteed Period**.

Guaranteed First Year Rate

Fixed Account Option

Earn a guaranteed interest rate for six years. The rate is guaranteed to be no less than 1%.

\$100,000	(initial purchase payment)
+ \$1,500	(1.5% credit enhancement*)
+ \$1,624	(based on a rate of 1.6%)

\$103,124 after 1 year

3.12% (equivalent annual yield)

Opportunity to Earn More

Declared Index Interest Option

Earn a declared interest rate based on a flat or positive return of your chosen index.

\$100,000	(initial purchase payment)
+ \$1,500	(1.5% credit enhancement*)
+ \$2,893**	(based on a rate of 2.85%)

\$104,393 after 1 year

4.39% (equivalent annual yield)

*A credit enhancement is automatically added to your contract value at the time you purchase your contract. The amount of the credit is determined at contract issue and will vary based on the initial guaranteed period you select.

**Interest is credited if the underlying index price is the same or higher at the end of the contract year as compared to the beginning of the contract year. If the index price is lower, no interest will be credited to the annuity. The contract value would be \$101,500 after one year and the equivalent annual yield would be equal to 1.50%.

These are hypothetical examples assuming a \$100,000 initial purchase payment, no withdrawals, and no election of any optional benefits. Rates are effective as of 6/1/12, and are subject to change at any time. Rates vary based on the initial guaranteed period, the Interest-Crediting Method selected, and the purchase payment amount.

Insurance products are issued by Pacific Life Insurance Company in all states except New York and in New York by Pacific Life & Annuity Company. Product availability and features may vary by state.

No bank guarantee • Not a deposit • May lose value
Not FDIC/NCUA insured • Not insured by any federal government agency



**Work with your financial professional
to discuss your specific needs and determine whether
Pacific Index Choice is appropriate for you.**

For more information about Pacific Index Choice, please refer to the Client Guide.

Annuity withdrawals and other distributions of taxable amounts, including death benefit payouts, will be subject to ordinary income tax. For nonqualified contracts, an additional 3.8% tax may apply on net investment income beginning in 2013. If withdrawals and other distributions are taken prior to age 59½, an additional 10% federal tax may apply. A withdrawal charge and MVA also may apply.

No guaranteed rate will be less than the minimum guaranteed rate stated in the contract. Pacific Life determines, at its discretion, annual interest rates in excess of the stated minimum guarantee in the contract. A credit enhancement is added at the time each purchase payment is applied to the contract. Credit enhancements are not counted as purchase payments and are treated as additional earnings for tax purposes when distributed.

Not all products are available in all firms. Pacific Index Choice is not available in New York.

Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company. Insurance products are issued by Pacific Life Insurance Company in all states except New York and in New York by Pacific Life & Annuity Company. Product availability and features may vary by state. Each insurance company is solely responsible for the financial obligations accruing under the products it issues. Insurance product and rider guarantees, including optional benefits and any fixed crediting rates or annuity payout rates, are backed by the financial strength and claims-paying ability of the issuing insurance company. They are not backed by the independent third party from which this annuity is purchased, including the broker/dealer, by the insurance agency from which this annuity is purchased, or any affiliates of those entities and none makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Fixed annuities issued by Pacific Life (Newport Beach, CA) are available through licensed, independent third parties.

Producer's name & firm:	State insurance license number:
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Contract Form Series: 30-1209

W90065-12A

Exp. 9/14

2 of 2

A Deferred,
Fixed Indexed
Annuity

Pacific Index ChoiceSM

Safety of Principal with Growth Potential

Pacific Index Choice—a deferred, fixed indexed annuity—offers you safety of principal and several ways to grow your contract value. Let's take a look at two examples of how Pacific Index Choice can work for you with the **8-Year Initial Guaranteed Period**.

Guaranteed First Year Rate

Fixed Account Option

Earn a guaranteed interest rate for 8 years. The rate is guaranteed to be no less than 1%.

\$100,000	(initial purchase payment)
+ \$2,000	(2.0% credit enhancement*)
+ \$1,530	(based on a rate of 1.5%)

\$103,530 after 1 year

3.53% (equivalent annual yield)

Opportunity to Earn More

Declared Index Interest Option

Earn a declared interest rate based on a flat or positive return of your chosen index.

\$100,000	(initial purchase payment)
+ \$2,000	(2.0% credit enhancement*)
+ \$2,805**	(based on a rate of 2.75%)

\$104,805 after 1 year

4.81% (equivalent annual yield)

*A credit enhancement is automatically added to your contract value at the time you purchase your contract. The amount of the credit is determined at contract issue and will vary based on the initial guaranteed period you select.

**Interest is credited if the underlying index price is the same or higher at the end of the contract year as compared to the beginning of the contract year. If the index price is lower, no interest will be credited to the annuity. The contract value would be \$102,000 after one year and the equivalent annual yield would be equal to 2.00%.

These are hypothetical examples assuming a \$100,000 initial purchase payment, no withdrawals, and no election of any optional benefits. Rates are effective as of 9/16/12, and are subject to change at any time. Rates vary based on the initial guaranteed period, the Interest-Crediting Method selected, and the purchase payment amount.

Insurance products are issued by Pacific Life Insurance Company in all states except New York and in New York by Pacific Life & Annuity Company. Product availability and features may vary by state.

No bank guarantee • Not a deposit • May lose value
Not FDIC/NCUA insured • Not insured by any federal government agency



**Work with your financial professional
to discuss your specific needs and determine whether
Pacific Index Choice is appropriate for you.**

For more information about Pacific Index Choice, please refer to the Client Guide.

Annuity withdrawals and other distributions of taxable amounts, including death benefit payouts, will be subject to ordinary income tax. For nonqualified contracts, an additional 3.8% tax may apply on net investment income beginning in 2013. If withdrawals and other distributions are taken prior to age 59½, an additional 10% federal tax may apply. A withdrawal charge and MVA also may apply.

No guaranteed rate will be less than the minimum guaranteed rate stated in the contract. Pacific Life determines, at its discretion, annual interest rates in excess of the stated minimum guarantee in the contract. A credit enhancement is added at the time each purchase payment is applied to the contract. Credit enhancements are not counted as purchase payments and are treated as additional earnings for tax purposes when distributed.

Not all products are available in all firms. Pacific Index Choice is not available in New York.

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Fixed annuities issued by Pacific Life (Newport Beach, CA) are available through licensed, independent third parties.

Producer's name & firm:	State insurance license number:
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Contract Form Series: 30-1209

W90076-12A

Exp. 9/14

2 of 2